

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

Re:

JOSEPH M. RUTKOSKI, SR.

Case No.: 5-16-04378-MJC

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

Pursuant to the Fed. Bankr. Rule 3002.1(f), the Trustee gives Notice that the amount required to cure the pre-petition default in the below claim has been paid in full and the Debtor(s) have completed all payments under the plan.

PART 1:

MORTGAGE INFORMATION

| | |
|---------------------------------|---|
| Creditor Name: | VANDERBILT MORTGAGE & FINANCE |
| Court Claim Number: | 03 |
| Last Four of Loan Number: | 7053/PRE ARREARS/9 SMYTH ST |
| Property Address if applicable: | 9 SMYTHE ST., SUGAR NOTCH, PA18706-2512 |

PART 2:

CURE AMOUNT

TOTAL CURE DISBURSEMENT MADE BY THE TRUSTEE

| | |
|---|------------|
| a. Allowed prepetition arrearages: | \$2,685.79 |
| b. Prepetition arrearages paid by the Trustee: | \$2,685.79 |
| c. Amount of postpetition fees, expenses, and charges recoverable Under Bankruptcy Rule 3002.1(c): | \$0.00 |
| d. Amount of postpetition fees, expenses, and charges recoverable Under Bankruptcy Rule 3002.1(c) and paid by the Trustee: | \$0.00 |
| e. Allowed postpetition arrearage: | \$0.00 |
| f. Postpetition arrearages paid by the Trustee: | \$0.00 |
| g. Total b, d, f: | \$2,685.79 |

PART 3:

POST PETITION MORTGAGE PAYMENT

Paid direct by the Debtor(s)

Current Monthly Mortgage Payment: \$0.00

Next postpetition payment due:

If known, Principal Balance Outstanding: UNKNOWN

PART 4:

A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Within 21 days of the service of this Notice, the creditor must file and serve same on debtor, debtor's counsel and trustee, pursuant to Fed. Bankr. Rule 3002.1(g), a statement indicating whether it agrees that the debtor has paid in full the amount required to cure the default, has paid all outstanding post-petition fees, costs or escrow amounts due, and whether, consistent with §1322(b)(5) of the Bankruptcy Code, the debtor is current on all post-petition payments as of the date of this Notice or be subject to further action of the court including possible sanctions.

To assist in reconciling the claim, a history of payments made by the Trustee is attached to copies of this Notice sent to the Debtor and Creditor.

I certify that the information contained herein is true and correct to the best of my knowledge, information and reasonable belief.

Dated: December 20, 2021

Respectfully submitted,

s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
eMail: info@pAMD13trustee.com

Creditor Name: VANDERBILT MORTGAGE & FINANCE

Court Claim Number: 03

| CLM # | CHECK # | DATE | PRIN PAID | INT PAID | TOTAL DISB |
|-------|---------|------------|-----------|----------|------------|
| 5200 | 1183397 | 04/03/2018 | \$28.47 | \$0.00 | \$28.47 |
| 5200 | 1186563 | 05/15/2018 | \$142.76 | \$0.00 | \$142.76 |
| 5200 | 1187759 | 06/07/2018 | \$142.76 | \$0.00 | \$142.76 |
| 5200 | 1189228 | 07/12/2018 | \$142.76 | \$0.00 | \$142.76 |
| 5200 | 1190569 | 08/09/2018 | \$142.76 | \$0.00 | \$142.76 |
| 5200 | 1191869 | 09/06/2018 | \$142.76 | \$0.00 | \$142.76 |
| 5200 | 1193241 | 10/10/2018 | \$142.76 | \$0.00 | \$142.76 |
| 5200 | 1194589 | 11/08/2018 | \$142.16 | \$0.00 | \$142.16 |
| 5200 | 1196019 | 12/13/2018 | \$142.16 | \$0.00 | \$142.16 |
| 5200 | 1197360 | 01/10/2019 | \$142.15 | \$0.00 | \$142.15 |
| 5200 | 1198422 | 02/07/2019 | \$142.16 | \$0.00 | \$142.16 |
| 5200 | 1199740 | 03/12/2019 | \$142.15 | \$0.00 | \$142.15 |
| 5200 | 1201133 | 04/11/2019 | \$142.16 | \$0.00 | \$142.16 |
| 5200 | 1202441 | 05/09/2019 | \$142.15 | \$0.00 | \$142.15 |
| 5200 | 1203766 | 06/06/2019 | \$142.16 | \$0.00 | \$142.16 |
| 5200 | 9007572 | 06/02/2020 | \$82.84 | \$0.00 | \$82.84 |
| 5200 | 9007864 | 07/07/2020 | \$101.91 | \$0.00 | \$101.91 |
| 5200 | 9008181 | 08/12/2020 | \$101.91 | \$0.00 | \$101.91 |
| 5200 | 9008505 | 09/17/2020 | \$101.90 | \$0.00 | \$101.90 |
| 5200 | 9008813 | 10/15/2020 | \$101.91 | \$0.00 | \$101.91 |
| 5200 | 9009065 | 11/03/2020 | \$103.03 | \$0.00 | \$103.03 |
| 5200 | 9009366 | 12/10/2020 | \$70.01 | \$0.00 | \$70.01 |

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

Re:

JOSEPH M. RUTKOSKI, SR.
Debtor(s)

Case No.: 5-16-04378-MJC
Chapter 13

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on December 20, 2021, I served a copy of this Notice of Final Cure and History of Payments made on the following parties by 1st Class mail, from Hummelstown, PA unless served electronically.

DAVID J. HARRIS, ESQUIRE
69 PUBLIC SQUARE
SUITE 700
WILKES-BARRE PA, 18701-

SERVED ELECTRONICALLY

VANDERBILT MTG & FINANCE INC
PO BOX 9800
MARYVILLE, TN, 37802

SERVED BY 1ST CLASS MAIL

JOSEPH M. RUTKOSKI, SR.
9 SMYTHE ST.
SUGAR NOTCH, PA 18706-2512

SERVED BY 1ST CLASS MAIL

I certify under penalty of perjury that the foregoing is true and correct.

Date: December 20, 2021

s/ Liz Joyce
Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
eMail: info@pamd13trustee.com